

# **Exhibit 2**

# Settlement Statement

## Optional Form for Transactions without Sellers

U.S. Department of Housing  
and Urban Development

OMB Approval No: 2502-0491

Name & Address of Borrower:

ROWENA L. DRENNEN  
2703 N BELLEFONTAINE AVE  
KANSAS CITY, MO 64117

Name & Address of Lender:

Guaranty National Bank of Tallahassee  
4501 Singer Court, Third Floor  
CHANTILLY, VIRGINIA 20161

Property Location: (if different from above)

2703 N BELLEFONTAINE AVE  
KANSAS CITY, MISSOURI 64117

Settlement Agent:

USA Title, L.L.C.

Place of Settlement:

4501 Singer Court Suite 100  
CHANTILLY, VA 20161

Loan Number:

LAS-01-0000129376

Settlement Date:  
July 28, 2001

Disbursement Date:  
8/2/2001

L. Settlement Charges				M. Disbursement to Others	
<b>800. Items Payable in Connection with Loan</b>					
801. Loan origination fee	9.0000 % to Guaranty National Bank	4,239.00	1501. AMER STER BK	8,692.00	
802. Loan discount	2.0000 % to Guaranty National Bank	942.00	1502. PROVIDIAN FINANCIAL	7,917.00	
803. Appraisal fee to			1503. BENEFICIAL - HFC	7,435.00	
804. Credit report to Guaranty National Bank of Tallahassee		50.00	1504. DIRECT MERCHANTS BANK	4,123.00	
805. Inspection fee to			1505. FCNB/SPIEGEL	2,340.00	
806. Mortgage insurance application fee to			1506. FIRST CONSUMERS NATL B	1,789.00	
807. Mortgage broker fee to			1507. NEW HORIZONS	1,495.00	
808.			1508. MERRICK BANK CORP	1,318.00	
809.			1509. CAPITAL ONE BANK	1,272.00	
810.			1510. BANK FIRST	969.00	
811. Underwriting Fee To: Guaranty National Bank of Tallahassee	200.00		1511. PROVIDIAN FINANCIAL	808.00	
812. Flood Certification Fee To: Guaranty National Bank of Tallahassee	20.00		1512. BANK FIRST	597.00	
813. E Appraisal To: Guaranty National Bank of Tallahassee	32.00		1513. CAPITAL ONE BANK	568.00	
814.			1514. HOUSEHLD BNK	557.00	
815.			1515. RNB - TARGET	317.00	
<b>900. Items Required by Lender to be Paid in Advance</b>				<b>1520. TOTAL DISBURSED (enter on line 1603)</b>	
901. Interest from	to	@ \$ /day		40,197.00	
902. Mortgage insurance premium for	months to				
903. Hazard insurance premium for	year(s) to				
904.					
905.					
<b>1000. Reserves Deposited with Lender</b>				<b>N. NET SETTLEMENT</b>	
1001. Hazard insurance	months @ \$ /month		1600. Loan Amount	\$	47,100.00
1002. Mortgage insurance	months @ \$ /month		1601. Plus Cash / Check from Borrower	\$	0.00
1003. City property taxes	months @ \$ /month		1602. Minus Total Settlement Charges (line 1400)	\$	6,793.00
1004. County property taxes	months @ \$ /month		1603. Minus Total Disbursements to Others (line 1520)	\$	40,197.00
1005. Annual assessments	months @ \$ /month		1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	\$	110.00
1006.	months @ \$ /month				
1007.	months @ \$ /month				
1008.	months @ \$ /month				
<b>1100. Title Charges</b>					
1101. Settlement or closing fee to USA Title, L.L.C.		150.00			
1102. Abstract or title search to USA Title, L.L.C.		134.00			
1103. Title examination to USA Title, L.L.C.		450.00			
1104. Title insurance binder to					
1105. Document preparation to					
1106. Notary fees to					
1107. Attorney's fees to (includes above item numbers )					
1108. Title insurance to (includes above item numbers )					
1109. Lender's coverage	\$				
1110. Owner's coverage	\$				
1111. Overnight Fee To: USA Title, L.L.C.		25.00			
1112. Document Review Fee To: USA Title, L.L.C.		250.00			
1113. Processing Fee To: USA Title, L.L.C.		250.00			
<b>1200. Government Recording and Transfer Charges</b>					
1201. Recording fees: CLAY COUNTY RECORDER OF DEEDS		41.00			
1202. City / county tax / stamps:					
1203. State tax / stamps:					
1204.					
1205.					
<b>1300. Additional Settlement Charges</b>					
1301. Survey to					
1302. Pest inspection to					
1303. Architectural / engineering services to					
1304. Building permit to					
1305.					
1306.					
1307.					
<b>1400. Total Settlement Charges (enter on line 1602)</b>					
				6,793.00	

Borrower's Signature ROWENA L. DRENNEN

X

Borrower's Signature

X

Borrower's Signature

X

Borrower's Signature

form HUD-1A (2/94) ref RESPA

GREATLAND

To Order Call: 1-800-530-9393 Fax 616-791-1131

ITEM 8438L1 (9511)

RFC-PA-WB 00012166